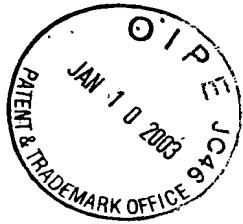


EXHIBIT B



PATENT
010520PCT

IN THE INTERNATIONAL BUREAU OF THE WORLD
INTELLECTUAL PROPERTY ORGANIZATION

In re application of:
Midland Loan Services, Inc.
and
Donald P. Coleman

International Application No.
PCT/US02/38052

Title:

METHODS AND SYSTEMS FOR
AUTOMATED DATA COLLECTION
AND ANALYSIS

International Filing Date:
27 November 2002

**REQUEST FOR WITHDRAWAL OF
INTERNATIONAL PATENT APPLICATION UNDER Rule 90^{bis}**

10 January 2003

International Bureau of WIPO
34, chemin des Colombettes
P.O. Box 18
1211 Geneva 20
Switzerland

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JAN 14 2003
Technology Center 2100

Dear Sir:

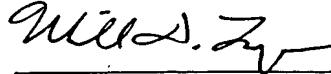
Applicants request withdrawal of the captioned PCT patent application from further consideration under Rule 90^{bis} (See § 90^{bis}.1 Withdrawal of the International Application).

Enclosed are copies of executed Appointments of Agent for applicant Midland Loan Services, Inc. (as applicant for all designated states except the United States) and applicant Don Coleman (as applicant/inventor for the United States) authorizing the undersigned representative to request withdrawal of the captioned application.

Copies of this Request and the accompanying [redacted] executed
Appointments of Agent are being submitted on the same date as this Request
under separate cover to the United States Patent and Trademark Office as
Receiving Office for the captioned application.

Applicants request that the International Bureau confirm receipt of
the present Request by return facsimile. Any questions or issues associated with
this Request should be directed to applicants' undersigned representative by
telephone or facsimile.

Respectfully submitted,



Michael D. Lazzara
Registration No. 41,142

Attorney for Applicants

KIRKPATRICK & LOCKHART LLP
Henry W. Oliver Building
535 Smithfield Street
Pittsburgh, Pennsylvania 15222-2312
Telephone: (412) 355-8994
Facsimile: (412) 355-6501
E-mail: mlazzara@kl.com



PATENT COOPERATION TREATY

APPOINTMENT OF AGENT OR COMMON REPRESENTATIVE

The undersigned applicant hereby appoints KIRKPATRICK & LOCKHART LLP, Henry W. Oliver Building, 535 Smithfield Street, Pittsburgh, Pennsylvania 15222-2312, United States of America (Telephone (412) 355-6500), to whom all communications about this application are to be directed, and individually and collectively each attorney thereof named below and of the same address:

Robert D. Yeager	Christine R. Ethridge	George D. Dickos
William E. Kuss	James R. Kyper	Thomas J. Edgington
Mark R. Leslie	Franklin B. Molin	Jonathan C. Parks
Maria Comminou	James A. Joyce	Bernard G. Pike
Mark G. Knedeisen	Robert A. Muha	Michael D. Lazzara
David Schramm	Donald R. Palladino	Robert V. Racunas, Jr.
Roberto Capriotti	Jesse A. Hirshman	Kami-Lammon-Hilinski

as agent, to act on its behalf before all competent International Authorities in connection with the International Application identified below:

Title of the Invention: METHODS AND SYSTEMS FOR AUTOMATED DATA COLLECTION AND ANALYSIS

Agent's File Reference: 010520PCT

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International Application No. PCT/US02/38052

Technology Center 2100

International Filing Date: 27 November 2002

filed with the United States Receiving Office and to make or receive payments on its behalf.

Place: Overland Park, Kansas

Applicant: Midland Loan Services, Inc.

Date: 1-6-03

Name: Dave Bodie
Title: Executive Vice President and
Chief Technology Officer



PATENT COOPERATION TREATY

APPOINTMENT OF AGENT OR COMMON REPRESENTATIVE

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Roberto Capriotti	Jesse A. Hirshman	

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as agent, to act on its behalf before all competent International Authorities in connection with the International Application identified below:

Title of the Invention: METHODS AND SYSTEMS FOR AUTOMATED DATA COLLECTION AND ANALYSIS

Agent's File Reference: 010520PCT

Place: Weatherby Lake, MO

Applicant: Donald P. Coleman

Date: 3/1/2003

Name: Donald P. Coleman